



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Art Unit 3624

Examiner Colbert, Ella

In Re: Srihari Kumar et al.  
Case: P3961  
Serial No.: 09/785,929  
Filed: 02/16/2001  
Subject: Interactive Bill Payment Center

Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

Dear Sir:

**RESPONSE A**